

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Larry Mason
Debtor

Case No. 16-03740-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Dec 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2016.

4832011 db +Larry Mason, 174 Ryan Rd, Blakeslee, PA 18610-7898
4832013 +Capital One, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
4832014 +Capital One / Bosc, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258
4832014 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4832019 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
4832023 +Knbt Bank, 90 Highland Ave, Bethlehem, PA 18017-9408
4832024 +Kohls/Capital One, Po Box 9500, Wilks-Barr, PA 18773-9500
4832027 National Penn Bank, Philadelphia & Reading A, Boyertown, PA 19512
4832029 +Orions Management Grou, Po Box 25208, Anaheim, CA 92825-5208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4832007 +EDI: BANKAMER.COM Dec 27 2016 18:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4832010 +EDI: CAPITALONE.COM Dec 27 2016 18:53:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4832015 +EDI: CRFRSTNMA.COM Dec 27 2016 18:53:00 Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
4832016 +EDI: RCSFNBMARIN.COM Dec 27 2016 18:53:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
4832017 +EDI: DISCOVER.COM Dec 27 2016 18:53:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
4832018 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 27 2016 22:33:39 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
4832021 +E-mail/Text: cashiering-administrationservices@flagstar.com Dec 27 2016 22:43:04 Flagstar Bank, Attn: Bankruptcy Dept, 5151 Corporate Dr, Troy, MI 48098-2639
4832022 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 27 2016 22:38:07 Keybank Na, 4910 Tiedeman Road, Cleveland, OH 44144-2338
4832025 +EDI: RESURGENT.COM Dec 27 2016 18:53:00 LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
4832028 +Fax: 407-737-5634 Dec 27 2016 19:18:29 Ocwen Loan Servicing, Attn: Research Dept, 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493
4832030 +EDI: RMSC.COM Dec 27 2016 18:53:00 Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
4832031 +EDI: RMSC.COM Dec 27 2016 18:53:00 Synchrony Bank/ShopNBC, Po Box 965064, Orlando, FL 32896-5064
4832032 +EDI: WTRRNBNK.COM Dec 27 2016 18:53:00 Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
4832033 +EDI: WFFC.COM Dec 27 2016 18:53:00 Wells Fargo, Attn: Bankruptcy, 420 Montgomery Street, San Francisco, CA 94104-1298
4832034 +EDI: WFFC.COM Dec 27 2016 18:53:00 Wells Fargo Bank, 420 Montgomery St, San Francisco, CA 94104-1298

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4832008* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4832009* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
4832012* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
4832020* +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
4832026* +LVNV Funding, Po Box 10497, Greenville, SC 29603-0497

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Michael J McCrystal on behalf of Debtor Larry Mason mccrystallaw@gmail.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, rmc当地@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@goldbecklaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Larry Mason**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:16-bk-03740-JJT**

Social Security number or ITIN **xxx-xx-6112**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Larry Mason

By the
court:



December 27, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.